

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEBRASKA

IN THE MATTER OF:	)	CASE NO. BK 23-80623
	)	Chapter 7
DANNIE L. BENNETT, Jr.,	)	
MARIA J. BENNETT,	)	
	)	
Debtor.	)	

REPORT OF SALE

COMES NOW Philip M. Kelly, Interim Trustee in the above captioned matter, and hereby submits the following report of sale pursuant to Rule 6004(f)(1) of the Bankruptcy Rules.

1. **PROPERTY SOLD:**

8613 Citta Circle, Bellevue, NE 68123  
Lot 13, Harold Square, an Addition to the City of Bellevue, as surveyed, platted and recorded in Sarpy County, Nebraska.

2. **NAME OF PURCHASER:**

Jennifer Cortes and George Cortes, Jr.

3. **PURCHASE PRICE:**

\$228,000.00 Gross proceeds  
(\$108,869.56 )less closing costs and payment of secured loan  
\$119,130.44 Net proceeds

See attached Seller's Statement.

WHEREFORE, the Trustee submits the report of sale pursuant to the Bankruptcy Rules.

  
\_\_\_\_\_  
Philip M. Kelly, Trustee  
PO Box 419  
Scottsbluff NE 69363-0419  
Telephone: (308) 632-7191  
Email: [pkelly@scottsblufflaw.com](mailto:pkelly@scottsblufflaw.com)

# Closing Disclosure

## Closing Information

**Date Issued**  
**Closing Date** 01/15/2025  
**Disbursement Date** 01/15/2025  
**Settlement Agent** Omni Title Services LLC  
**File #** 2401634-OTS  
**Property** 8613 Citta Circle  
 Bellevue, NE 68147

**Sale Price** \$228,000

## Transaction Information

**Borrower** Jennifer Cortes and George Cortes, Jr.  
**Seller** Dannie Bennett and Maria J. Bennett  
 13411 Lochmoor Circle  
 Bellevue, NE 68123

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$228,000.00</b>
01 Sale Price of Property	\$228,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
<b>Adjustments for Items Paid by Seller in Advance</b>	
09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
<b>N. Due from Seller at Closing</b>	<b>\$108,869.56</b>
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$12,396.75
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to Mr. Cooper	\$96,340.77
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
<b>Adjustments for Items Unpaid by Seller</b>	
14 City/Town Taxes	
15 County Taxes	01/01/25 to 01/15/25 \$132.04
16 Assessments	
17	
18	
19	
<b>CALCULATION</b>	
Total Due to Seller at Closing (M)	\$228,000.00
Total Due from Seller at Closing (N)	-\$108,869.56
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$119,130.44

## Contact Information

### REAL ESTATE BROKER (B)

<b>Name</b>	Better Homes and Gardens RE
<b>Address</b>	4949 Underwood Avenue Omaha, NE 68132
<b>NE License ID</b>	
<b>Contact</b>	Monica Hernandez
<b>Contact NE License ID</b>	20150780
<b>Email</b>	monica.hernandez@betteromaha.com
<b>Phone</b>	(402)515-6579

### REAL ESTATE BROKER (S)

<b>Name</b>	Coldwell Banker NHS Real Estate
<b>Address</b>	4230 Pioneer Woods Dr Suite A Lincoln, NE 68506
<b>NE License ID</b>	
<b>Contact</b>	Jeff Nelsen
<b>Contact NE License ID</b>	
<b>Email</b>	jn2074@aol.com
<b>Phone</b>	

### SETTLEMENT AGENT

<b>Name</b>	Omni Title Services LLC
<b>Address</b>	407 N 117th Street Omaha, NE 68154
<b>NE License ID</b>	3002368922
<b>Contact</b>	Jasmina Valadez
<b>Contact NE License ID</b>	
<b>Email</b>	jvaladez@omnititleservices.com
<b>Phone</b>	

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02 NIFA Funding Fee to Charter West Bank		
03 Processing Fee to Charter West Bank		
04 Tax Service Fee to Charter West Bank		
05 Underwriting Fee to Charter West Bank		
06 Wire Fee to Charter West Bank		
<b>B. Services Borrower Did Not Shop For</b>		
01 Appraisal Fee to Charter West Bank		
02 Credit Report to Charter West Bank		
03 E-Delivery Fee to Charter West Bank		
04 Employment Verification to Charter West Bank		
05 Flood Certification to Charter West Bank		
06 MERS Fee to Charter West Bank		
07 Tax Transcript Fee to Charter West Bank		
08 Upfront Mortgage Insurance to Charter West Bank		
<b>C. Services Borrower Did Shop For</b>		
01 Title - ALTA Endorsement 22-06 (Location) to Omni Title Services LLC	\$12.50	
02 Title - ALTA Endorsement 8.1 (Environmental Protection Lien) to Omni Title Services LLC	\$12.50	
03 Title - ALTA Endorsement 9-06 (Restrictions, Encroachments, Minerals - Loan Policy) to Omni	\$12.50	
04 Title - Courier Fee to Omni Title Services LLC	\$5.00	
05 Title - CPL to Old Republic National Title Insurance Company	\$12.50	
06 Title - ERecording Fee to Omni Recording Fee Account		
07 Title - Escrow Closing Fee to Omni Title Services LLC	\$350.00	
08 Title - Lender's Title Insurance to Omni Title Services LLC	\$352.75	
09 Title - Loan Closing Fee to Omni Title Services LLC		
10 Title - Overnight Fee to Omni Title Services LLC		
11 Title - Payoff Verification Fee to Omni Title Services LLC	\$15.00	
12 Title - Wire Verification Fee to Omni Title Services LLC	\$10.00	
13		

**Other Costs**

<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees - Deed	Deed: Mortgage:		
02 Recording Fees - Mortgage/Deed of Trust to Sarpy County Register of Deeds			
03 Recording Fees - POA to Sarpy County Register of Deeds			
04 Transfer Tax to Sarpy County Register of Deeds			
05			
<b>F. Prepays</b>			
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest ( per day from to )			
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance			
02 Mortgage Insurance			
03 Property Taxes			
04			
05			
06			
07			
08 Aggregate Adjustment			
<b>H. Other</b>			
01 BAC Fee to Coldwell Banker NHS Real Estate		\$595.00	
02 BAC Fee to Better Homes and Gardens RE			
03 Commission - Listing Agent to Coldwell Banker NHS Real Estate		\$4,560.00	
04 Commission - Selling Agent to Better Homes and Gardens RE		\$5,472.00	
05 Termite Inspection to Bug-Z Termite and Pest Control			
06 Termite Treatment to Bug-Z Termite and Pest Control		\$860.00	
07 Title - Owner's Title Insurance (optional) to Omni Title Services LLC		\$127.00	
<b>J. TOTAL CLOSING COSTS</b>		<b>\$12,396.75</b>	